

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE**

IN RE:  
MICHAEL ANTHONY RICHMOND SR  
1933 LOMBARDIA LN  
MADISON, TN 37115  
  
SSN XXX-XX-8492

CASE 13-07132-RM3-13  
JUDGE RANDAL S MASHBURN  
9/26/2013

**NOTICE OF CONFIRMATION AND PLAN TERMS**

ON **09/25/2013** the debtor(s) Chapter 13 plan, as amended, was confirmed by order of **JUDGE RANDAL S MASHBURN**. This order provides an extension of the finality date to provide all parties in interest the opportunity to review the plan or its terms and seek relief from its term pursuant to Rule 9023, Federal Rules Bankruptcy. Any application for relief under Rule 9023 must be filed with the court on or before **10/20/2013**. Thereafter, the confirmed plan will be deemed final and binding on all parties pursuant to 11 U.S.C. §1327.

**M. RICHMOND SR** to pay **\$358.25 BI-WEEKLY**

to the Trustee who shall disburse funds pursuant to the terms of the confirmed plan.

To the debtor's attorney, **COLES AND HOLTON LLP**, the sum of **of \$3,500.00** to be paid **in full as class II secured claim**.

Total fee awarded is **\$3,500.00** .

To the Court Clerk the sum of **\$235.00** and **\$46.00** for filing and noticing fees.

The court has fixed a value on the collateral held by all secured creditors, which value shall be deemed the extent of the secured claim. Such creditors shall retain the lien on their collateral and shall be treated as follows:

<u>Creditor Name</u>	<u>Value</u>	<u>Interest</u>	<u>Monthly Payment</u>
----------------------	--------------	-----------------	------------------------

----- **NONE** -----

To creditors holding claims secured by a purchase money security interest in a motor vehicle incurred within 910 days preceding the petition or secured by a purchase money security interest in any other thing of value incurred in the 1 year period preceding the filing as follows:

<u>Creditor/Collateral</u>	<u>Interest</u>	<u>Principal Amt To Be Pd</u>	<u>Month</u>
<b>EXETER FINANCE</b>	<b>3.25%</b>	<b>\$13,272.00 (e)</b>	<b>\$240.00</b>
<b>(10 CHEVROLET HHR / 910 AUTOMOBILE LOAN</b>			
<b>! * SANTANDER CONSUMER USA</b>	<b>3.25%</b>	<b>\$15,454.73</b>	<b>\$279.45</b>
<b>(2009 DODGE AVENGER / 910 AUTOMOBILE LOAN</b>			

The Trustee is authorized to pay any post petition fees, expenses, and charges, notice of which is filed pursuant to Rule 3002.1, F.R.B.P. and as to which no objection is raised, at the same disbursement level as the arrears claim noted above.

As of the date of this notice, the following notice of post petition fees, expenses, and charges has been filed: \_\_\_\_\_

<u>Creditor Name</u>	<u>Claim Amount</u>	<u>Monthly Payment</u>
----------------------	---------------------	------------------------

----- **NONE** -----

The plan treats some unsecured claims differently than others. The following claims to unsecured claimholders, in classes and paid in classes, sequentially as shown below:

<u>Class</u>	<u>Creditor Name</u>	<u>Interest</u>	<u>Dividend</u>	<u>Claim</u>
----- NONE -----				

The plan establishes a minimum dividend to general unsecured creditors, with timely claims but may establish a dividend to some creditors that differ from others. The following claims will be paid in the general unsecured class:

<u>Creditor Name</u>	<u>Interest</u>	<u>Dividend</u>	<u>Claim</u>	<u>Account</u>
ADVANCE AMERICA	0.00%	20.00%	\$0.00	xxxxxxxx
ADVANCE FINANCIAL	0.00%	20.00%	\$0.00	xxxxxxxx
CAPITAL ONE BANK USA NA	0.00%	20.00%	\$0.00	xxxxxxxx0382
CASHCALL	0.00%	20.00%	\$0.00	xxxxxxxx1225
CREDIT ONE BANK NA	0.00%	20.00%	\$0.00	xxxxxxxx3218
EVERGREEN CASH ADVANCE	0.00%	20.00%	\$0.00	xxxxxxxx
* MARINER FINANCE LLC	0.00%	20.00%	\$1,662.02	xxxxxxxx6465
* MERRICK BANK	0.00%	20.00%	\$590.92	xxxxxxxx1836
SHELBY COUNTY TRUSTEE	0.00%	20.00%	\$0.00	xxxxxxxx5007
TENNESSEE QUICK CASH	0.00%	20.00%	\$0.00	xxxxxxxx
WELLS FARGO AUTO LOSS RECOVERY	0.00%	20.00%	\$0.00	xxxxxxxx
WELLS FARGO BANK NA	0.00%	20.00%	\$0.00	xxxxxxxx7712
WELLS FARGO FINANCIAL	0.00%	20.00%	\$0.00	xxxxxxxx

The following parties will receive future notices, but no distribution will be made to them under the confirmed plan:

ASCENSION CAPITAL GROUP	BAYVIEW LOAN SERVICING	CHAPMAN FURNITURE COMPANY
CHASE BANK USA NA	FIRST PREMIER	KAY JEWELERS
M AND T BANK	OKINUS	THE HOME DEPOT/CBSD
TRIBUTE		

MARINER FINANCE LLC treated unsecured per 506(a)(1)- no collateral value. (2009 DODGE AVENGER/NPMSI/VOID LIEN)

Generally, any claim, proof of which is not filed before 12/23/2013, shall be disallowed. Claims of government units, proofs of which are not filed before 02/11/2014, shall be disallowed. Scheduled claims, proofs of which are not filed, or which claims are disallowed are subject to being discharged if the debtor(s) complete the plan, except as specifically provided by law.

The court has found that the Debtor has complied with the requirements of §521(a)(1)(B) and the case is not dismissed pursuant to §521(i).

Unsecured creditors shall receive their prorata portion of the Unsecured Pool that remains after satisfaction of all allowed priority and administrative claims, not to be less than 20.000% of such claims.

The unsecured pool shall be increased by the "base" amount not needed to satisfy allowed secured, priority, and administrative claims (including the trustee's commission).

The plan establishes a minimum pool of funds to be paid to all unsecured creditors called the "unsecured pool". Nonpriority unsecured creditors holding allowed claims shall receive a pro rata share of the unsecured pool after allowed unsecured priority and administrative claims have been satisfied. The plan establishes the Unsecured Pool at N/A.

The plan sets a minimum pool of funds to be paid to the Trustee by the debtor(s) called a base. The debtor(s) must pay this base or allowed claims in full before a discharge may be entered. The base is fixed at **\$46,500.00**.

Please note that this Notice is only a summary of the plan as confirmed by the Court. You are cautioned to review the Court's order approving the plan, available on PACER at <http://ecf.tnmb.uscourts.gov>.

**/s/HENRY E HILDEBRAND, III**

CHAPTER 13 TRUSTEE

P O BOX 340019

NASHVILLE, TN 37203

PHONE: 615-244-1101

FAX: 615-242-3241

pleadings@ch13nsh.com

\* An asterisk denotes that a proof of claim has been filed for the listed creditor. No disbursements will be made on any claim pursuant to the plan unless an allowed proof of claim is filed.

# CERTIFICATE OF SERVICE

**Case number: 1307132**

I hereby certify that a true and correct copy of the foregoing has been served by 1st Class Mail on:

**MICHAEL ANTHONY RICHMOND SR 1933 LOMBARDIA LN MADISON, TN 37115**

CHASE BANK USA NA % CHASE CARD SVCS P O BOX 15298 WILMINGTON, DE 19850

ASCENSION CAPITAL GROUP % EXETER FINANCE CORP P O BOX 201347 ARLINGTON, TX 76006

MERRICK BANK % RESURGENT CAPITAL SERVICES P O BOX 10368 GREENVILLE, SC 29603

WELLS FARGO FINANCIAL % SRESG MAC N0008 010 4143 121ST ST URBANDALE, IA 50323-2310

EXETER FINANCE 1231 GREENWAY DR STE 450 IRVING, TX 75038

SHELBY COUNTY TRUSTEE 140 ADAMS AVE MEMPHIS, TN 38103

OKINUS 157 W RAILROAD ST PELHAM, GA 31779

OKINUS 157 WEST RAILROAD ST PELHAM, GA 38103

MARINER FINANCE 2121 GALLATIN PIKE NORTH MADISON, TN 37115

BAYVIEW LOAN SERVICING 2601 SOUTH BAYSHORE DR 4TH FLOOR MIAMI, FL 33133

MARINER FINANCE LLC 3301 BOSTON STREET SUITE 201 BALTIMORE, MD 21224

EVERGREEN CASH ADVANCE 337 GALLATIN RD N MADISON, TN 37115

EVERGREEN CASH ADVANCE 337 GALLATIN ROAD MADISON, TN 37115

CHAPMAN FURNITURE COMPANY 341 SOUTH MAIN ST MEMPHIS, TN 38103

ADVANCE FINANCIAL 3615 NOLENSVILLE PIKE NASHVILLE, TN 37211

KAY JEWELERS 375 GHENT RD AKRON, OH 44333

FIRST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD 57107

TENNESSEE QUICK CASH 4652 NOLENSVILLE PIKE NASHVILLE, TN 37211

TENNESSEE QUICK CASH 4652 NOLENSVILLE RD NASHVILLE, TN 37211

ADVANCE AMERICA 4653 NOLENSVILLE PIKE NASHVILLE, TN 37211

COLES AND HOLTON LLP 764 ROYCROFT PLACE NASHVILLE, TN 37203

M AND T BANK ATTN CBD TEAM P O BOX 900 MILLSBORO, DE 19966

WELLS FARGO BANK NA AUTOVEST 26261 EVERGREEN RD STE 300 SOUTHFIELD, MI 48076

CREDIT ONE BANK NA LAKEWOOD CAPITAL KNOXVILLE, TN 37931

CREDIT ONE BANK NA LAKEWOOD CAPITAL LLC P O BOX 11463 KNOXVILLE, TN 37931

TRIBUTE P O BOX 105555 ATLANTA, GA 30348

WELLS FARGO AUTO LOSS RECOVERY P O BOX 29704 PHOENIX, AZ 85038

CAPITAL ONE BANK USA NA P O BOX 30281 SALT LAKE CITY, UT 84130

SANTANDER CONSUMER USA P O BOX 560284 DALLAS, TX 75356

THE HOME DEPOT/CBSD P O BOX 6497 SIOUX FALLS, SD 57117

CASHCALL P O BOX 66007 ANAHEIM, CA 92816

MERRICK BANK P O BOX 9201 OLD BETHPAGE, NY 11804

SANTANDER CONSUMER USA P O BOX 961245 FORT WORTH, TX 76161

and electronically noticed to COLES AND HOLTON LLP, 764 Roycroft Place, Nashville, TN 37203 and Ms Beth R Derrick, Assistant US Trustee, 313 Customs House, 701 Broadway, Nashville Tn, 37203 pursuant to Court's ECF delivery.

/s/Henry E. Hildebrand, III  
HENRY E. HILDEBRAND, III  
Standing Chapter 13 Trustee

**Date: Sep 26, 2013**

**Case number: 1307132**